

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

STEVEN C GESSNER SR
LINDA A GESSNER
Debtor(s)

Case No. 05-63799

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/07/2005.
- 2) The plan was confirmed on 05/24/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/21/2010.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,352.00.
- 10) Amount of unsecured claims discharged without payment: \$32,828.65.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$113,225.89
Less amount refunded to debtor	\$1,410.56

NET RECEIPTS: **\$111,815.33**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$995.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,206.38
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,201.38**

Attorney fees paid and disclosed by debtor: \$1,505.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVENTIST HEALTH PARTNERS	Unsecured	105.00	NA	NA	0.00	0.00
AMERICAS SERVICING CO	Secured	13,806.88	13,806.88	13,806.88	13,806.88	0.00
AMERICAS SERVICING CO	Secured	NA	82,523.39	82,523.39	82,523.39	0.00
BAC HOME LOAN SERVICING	Secured	0.00	8,713.24	8,713.24	8,713.24	0.00
BAC HOME LOAN SERVICING	Secured	570.44	570.44	570.44	570.44	0.00
BMG MUSIC SVC	Unsecured	49.00	NA	NA	0.00	0.00
COLUMBIA HOUSE	Unsecured	98.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	75.00	NA	NA	0.00	0.00
COUNTRY DOOR	Unsecured	195.00	195.69	195.69	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	240.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	240.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	2,665.00	2,850.76	2,850.76	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,375.00	1,487.26	1,487.26	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,098.00	1,170.37	1,170.37	0.00	0.00
ER SOLUTIONS INC	Unsecured	255.00	NA	NA	0.00	0.00
HARRIS BANK JOLIET	Unsecured	359.00	NA	NA	0.00	0.00
HEARTLAND CARDIOLOGIST CTR ILL	Unsecured	15.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,059.00	NA	NA	0.00	0.00
HSBC	Unsecured	2,851.00	NA	NA	0.00	0.00
LANE BRYANT	Unsecured	531.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	90.00	NA	NA	0.00	0.00
MIDWEST RHEUMATOLOGY CONSUL	Unsecured	418.00	418.30	418.30	0.00	0.00
MRSI	Unsecured	850.00	NA	NA	0.00	0.00
MRSI	Unsecured	850.00	NA	NA	0.00	0.00
NCO FINANCIAL	Unsecured	25.00	NA	NA	0.00	0.00
NUVELL CREDIT COMPANY LLC	Unsecured	11,816.00	12,512.05	12,512.05	0.00	0.00
NUVELL CREDIT COMPANY LLC	Unsecured	1,251.02	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	530.00	530.73	530.73	0.00	0.00
PUBLISHERS CLEARING HOUSE	Unsecured	444.00	NA	NA	0.00	0.00
RANDALL F SUMMERS DDS	Unsecured	69.00	NA	NA	0.00	0.00
RETAILERS NATL BANK	Unsecured	245.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ROUNDUP FUNDING LLC	Unsecured	566.00	566.41	566.41	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	277.00	276.74	276.74	0.00	0.00
SBC AMERITECH	Unsecured	65.00	NA	NA	0.00	0.00
SERVE YOU DIRECT RX PHARMACY	Unsecured	165.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Unsecured	262.00	272.65	272.65	0.00	0.00
SYNAPSE SOLUTIONS INC	Unsecured	183.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	1,062.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL INC	Unsecured	877.00	910.67	910.67	0.00	0.00
WILL COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00
ZWICKER & ASSOCIATES PC	Unsecured	461.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$91,236.63	\$91,236.63	\$0.00
Mortgage Arrearage	\$14,377.32	\$14,377.32	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$105,613.95	\$105,613.95	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$21,191.63	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,201.38</u>	
Disbursements to Creditors	<u>\$105,613.95</u>	
TOTAL DISBURSEMENTS :		<u>\$111,815.33</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/29/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.